

7jgmthhd (7/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

***In Re:*** Caleb Ricke Elliott and Lashawnda Dlene Elliott  
***Debtor***

***Bankruptcy Case No.***  
08-44605-abf7

**Caleb R Elliott  
Lashawnda D Elliott**  
Plaintiff(s)

***Adversary Case No.***  
13-04019-abf

v.

**US Department of Education  
SALLIE MAE SERVICING L.P.  
AES/NCT  
UHEAA  
Fed Loan Servicer  
MOHEALA  
MOHEALA/Bank of America  
Dept of Education/NELN  
Southwest Financial Bank/CU  
ECMC  
United States of America**  
Defendant(s)

**JUDGMENT**

This proceeding having come on for trial or hearing before the court, the Honorable Arthur B. Federman , United States Bankruptcy Judge, presiding, and the issues having been duly tried or heard and a decision having been rendered.

***IT IS ORDERED AND ADJUDGED:*** That Judgment is hereby entered as follows: (i) Pursuant to Doc. Nos. 45 and 46, JUDGMENT BY DEFAULT is entered against Defendants AES/NCT, Fed Loan Servicer, MOHEALA, Department of Education NELN, Southwest Financial Bank CU and ECMC. Any debt owed to these Defendants which was incurred by the Debtors prior to the petition date is DISCHARGED; (ii) The Debtors' Complaint against the United States of America on behalf of its agency the United States Department of Education is DISMISSED, WITHOUT PREJUDICE to the Debtors' attempting to discharge the postpetition student loans in a later bankruptcy case;(iii) Following a trial on the merits and for the reasons stated in the Order Directing Judgment entered on August 4, 2014 (Doc. No. 81), JUDGEMENT IS ENTERED IN FAVOR OF Defendant Utah Higher Education Assistance Authority with the Debtors' debt to it being NONDISCHARGEABLE; and (iv) Pursuant to the Stipulation filed by Defendant Sallie Mae Servicing L.P / Navient Solutions, Inc., (Doc. No. 86) JUDGMENT IS ENTERED IN FAVOR OF Debtors Caleb and Lashawnda Elliott with such debt to Sallie Mae/Navient Solutions being DISCHARGED in the Debtors' bankruptcy case.

**Ann Thompson**  
Court Executive

By: /s/ Sharon Greene  
Deputy Clerk



Date of issuance: 9/17/14

Court to serve